## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF REGION 3 DISTRICT OF PA REGION 3 DIVISION

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/28/2017.
- 2) The plan was confirmed on 10/26/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/10/2022.
- 6) Number of months from filing or conversion to last payment: <u>60</u>.
- 7) Number of months case was pending: <u>65</u>.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,825.00.
- 10) Amount of unsecured claims discharged without full payment: \$196,593.94.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:		
Total paid by or on behalf of the debtor(s)	\$ 20,340.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 20,340.00

\$ 900.00 \$ 0.00 \$ 1,567.18 \$ 0.00		
	\$ 2,467.18	
\$ 0.00		
	\$ 0.00 \$ 1,567.18 \$ 0.00	\$ 0.00 \$ 1,567.18 \$ 0.00 \$ 2,467.18

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	<b>Scheduled</b>	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
KRISTINE W HOLT	Lgl	1,099.00	NA	NA	900.00	0.00
CITIZENS BANK	Uns	3,538.00	3,538.46	3,538.46	609.59	0.00
CITIZENS BANK	Uns	9,732.00	9,732.54	9,732.54	1,676.66	0.00
PHILA. FEDERAL CREDIT UNION	Uns	11,806.00	11,086.97	11,086.97	1,909.99	0.00
ECMC	Uns	0.00	51,511.27	51,511.27	8,874.04	0.00
TOYOTA MOTOR CREDIT CORP	Sec	5,991.00	5,698.45	5,698.45	199.78	0.00
AMERICAN EXPRESS	Uns	3,173.83	3,673.55	3,673.55	632.86	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	9,154.46	9,154.46	1,577.07	0.00
MIDLAND CREDIT MANAGEMENT	Uns	984.00	1,255.81	1,255.81	216.34	0.00
AMERICAN INFOSOURCE	Uns	0.00	146.54	146.54	25.25	0.00
AMERICAN INFOSOURCE	Uns	0.00	118.20	118.20	20.36	0.00
LVNV FUNDING	Uns	0.00	4,977.66	4,977.66	857.52	0.00
DIRECTV, LLC by American InfoSource	e Uns	0.00	231.92	231.92	39.96	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	4,141.98	4,141.98	713.55	0.00
OCWEN LOAN SERVICING	Sec	73,552.00	73,514.47	73,514.47	0.00	0.00
CITY OF PHILA	Sec	0.00	134.90	134.90	134.90	0.00
CITY OF PHILA	Sec	0.00	384.95	384.95	384.95	0.00
AAA FINANCIAL SERVICES	Uns	417.77	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
AES/M&T	Uns	49,956.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	3,186.00	NA	NA	0.00	0.00
BANK 0F AMERICA	Uns	487.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	4,000.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	4,081.00	NA	NA	0.00	0.00
CHASE CARD	Uns	3,144.00	NA	NA	0.00	0.00
CITI CARDS CBNA	Uns	5,674.00	NA	NA	0.00	0.00
RBS CITIZENS NA	Uns	9,732.00	NA	NA	0.00	0.00
SB1 FEDERAL CREDIT UNION	Uns	24,544.00	NA	NA	0.00	0.00
SEARS/CBNA	Uns	8,956.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 5,698.45	\$ 199.78	\$ 0.00
All Other Secured	\$ 74,034.32	\$ 519.85	\$ 0.00
TOTAL SECURED:	\$ 79,732.77	\$ 719.63	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 99,569.36	\$ 17,153.19	\$ 0.00

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Expenses of Administration \$ 2,467.18 Disbursements to Creditors \$ 17,872.82

TOTAL DISBURSEMENTS: \$20,340.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/11/2022 By: Kenneth E. West
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.